

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE:

KIM ELAINE MCNEAL

CASE NO. 20-30443-JDA

CHAPTER 13

HONORABLE JOEL D. APPLEBAUM

DEBTOR.

RICHARD CLARK

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**OBJECTION TO CONFIRMATION OF DEBTOR'S SECOND AMENDED
CHAPTER 13 PLAN**

Santander Consumer USA Inc. ("Creditor"), for its Objection to Confirmation of Debtor's
Second Amended Chapter 13 Plan, states as follows:

1. The Creditor has perfected its security interest in the 2014 Nissan Rogue bearing vehicle identification number 5N1AT2MV0EC790432.
2. The gross outstanding indebtedness owing to the Creditor under the terms of the Retail Installment Sales Contract at the time of filing of the Bankruptcy was \$17,891.58.
3. The Plan states a crammed Class 5.3 value of \$17,500.00 with monthly payments of \$517.00, to be paid with interest at 7.50%.

4. This vehicle was purchased within 910 days prior to the petition date. Therefore, Santander Consumer USA Inc. is entitled to its full outstanding balance pursuant to 11 U.S.C. § 1325(a)(9).

5. The Creditor requests proof of full-coverage insurance.

6. The Plan fails to provide that the Creditor retain its lien on the subject vehicle as required under 11 U.S.C. § 1325(a)(5)(B)(i).

In conclusion, the Creditor requests that this Court grant the relief requested and not confirm the Chapter 13 Plan until these Objections are resolved.

O'REILLY RANCILIO P.C.

/s/ Craig S. Schoenherr, Sr.

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